

Information to identify the case:

Debtor 1	<u>Angela Reed</u>	Social Security number or ITIN	xxx-xx-9365
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 25-20781-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angela Reed

8/6/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Angela Reed
Debtor

Case No. 25-20781-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 06, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2025:

Recip ID	Recipient Name and Address
db	+ Angela Reed, 159 Westminster Drive, Monroeville, PA 15146-4915
16516465	+ Lendmark Financial Ser, 1121 Hunters Crossing Dr, Alcoa, TN 37701-1852

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Aug 07 2025 04:19:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Aug 07 2025 04:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Aug 07 2025 00:26:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16527203	+ EDI: ATTWIREBK.COM	Aug 07 2025 04:19:00	AT&T, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
16516454	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 07 2025 00:32:15	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16527201	^ MEBN	Aug 07 2025 00:18:15	American Credit Acceptance, PO Box 4419, Wilmington, OH 45177-4419
16527202	+ EDI: AIS.COM	Aug 07 2025 04:19:00	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
16516455	+ Email/Text: bankruptcy@bsifinancial.com	Aug 07 2025 00:26:00	BSI Financial Svcs, Attn: Bankruptcy, 4200 Regent Blvd. Ste B200, Irving, TX 75063-2240
16527204	+ Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 00:32:11	Becket & Lee, POB 3001, Malvern, PA 19355-0701
16516457	Email/Text: cfcbackoffice@contfinco.com	Aug 07 2025 00:26:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
16516456	+ Email/Text: omx-bnc-bk-notices@chime.com	Aug 07 2025 00:27:00	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16527208	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 07 2025 00:26:00	Credit Acceptance, 25505 W.12 Mile Rd., Suite 3000, Southfield, MI 48034-8331
16516458	+ Email/PDF: creditonebknofications@resurgent.com	Aug 07 2025 00:43:26	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16516459	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 07 2025 00:27:00	Dept Of Education/neln, Po Box 82561, Lincoln,

District/off: 0315-2

User: admin

Page 2 of 3

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16527211	+ Email/Text: SAABankruptcy@fcbanking.com	Aug 07 2025 00:27:00	NE 68501-2561 First Commonwealth, 601 Philadelphia Street, Indiana, PA 15701-3952
16516460	+ EDI: AMINFOFP.COM	Aug 07 2025 04:19:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16516462	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 07 2025 00:26:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
16516463	+ EDI: PHINGENESIS	Aug 07 2025 04:19:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16527216	EDI: JEFFERSONCAP.COM	Aug 07 2025 04:19:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16527218	Email/Text: customerservice.us@klarna.com	Aug 07 2025 00:26:00	Klarna Inc, 629 N High Street, Suite 300, Columbus, OH 43215
16516464	^ MEBN	Aug 07 2025 00:17:52	Kingston Data and Credit International, Attn: Bankruptcy, 1301 Seminole Blvd, Unit 166,, Largo, FL 33770-8118
16516466	+ Email/Text: bknotification@loandepot.com	Aug 07 2025 00:27:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
16527221	Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2025 00:32:13	Lynv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
16516467	+ EDI: CBS7AVE	Aug 07 2025 04:19:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
16527223	+ EDI: PENNDEPTREV	Aug 07 2025 04:19:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16518483	EDI: PENNDEPTREV	Aug 07 2025 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16516468	+ Email/Text: bankruptcy@rentacenter.com	Aug 07 2025 00:27:00	Rent-A-Center, 5501 Headquarters Drive, Plano, TX 75024-5845
16527225	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2025 00:32:09	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16516461	Email/Text: bankruptcy@sequium.com	Aug 07 2025 00:26:00	Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
16527227	Email/Text: bankruptcy@sequium.com	Aug 07 2025 00:26:00	Sequim, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
16516470	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Aug 07 2025 00:26:00	Sezzle, 251 1st Ave, Minneapolis, MN 55401
16516469	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 07 2025 00:27:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
16527229	+ Email/Text: bankruptcy@huntington.com	Aug 07 2025 00:27:00	The Huntington National Bank, P O Box 89424, Cleveland, OH 44101-6424
16527230	^ MEBN	Aug 07 2025 00:17:54	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16527231	Email/Text: bk@veritasrental.com	Aug 07 2025 00:26:00	Veritas Instrument Rental, 12475 44th Street N, Clearwater, FL 33762

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

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Page 3 of 3

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cr		LOANDEPOT.COM, LLC
cr		MIDFIRST BANK
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16527200	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16527205	*+	BSI Financial Svcs, Attn: Bankruptcy, 4200 Regent Blvd. Ste B200, Irving, TX 75063-2240
16527207	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
16527206	*+	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16527209	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16527210	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16527212	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16527214	*+	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
16527215	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16527217	*+	Kingston Data and Credit International, Attn: Bankruptcy, 1301 Seminole Blvd, Unit 166,, Largo, FL 33770-8118
16527219	*+	Lendmark Financial Ser, 1121 Hunters Crossing Dr, Alcoa, TN 37701-1852
16527220	*+	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
16527222	*+	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
16527224	*+	Rent-A-Center, 5501 Headquarters Drive, Plano, TX 75024-5845
16527213	*P++	SEQUIUM ASSET SOLUTIONS LLC, 1130 NORTHCHASE PKWY, SUITE 150, MARIETTA GA 30067-6429, address filed with court:, Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
16527228	*P++	SEZZLE INC, BANKRUPTCY DEPARTMENT, 700 NICOLLET MALL, STE 640, MINNEAPOLIS MN 55402-2050, address filed with court:, Sezzle, 251 1st Ave, Minneapolis, MN 55401
16527226	*+	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211

TOTAL: 2 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor MIDFIRST BANK amps@manleydeas.com
Denise Carlon	on behalf of Creditor LOANDEPOT.COM LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor Angela Reed ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 6